

June 30, 2018

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.75%	0.81%	1.16%	0.95%	1.15%	1.17%	1.21%	1.44%	1.45%	1.21%	1.31%
Loan Yield	11.50%	7.21%	9.11%	6.10%	7.20%	5.86%	5.91%	5.34%	5.14%	5.03%	5.24%
Net Loan Yield After NCOs	11.29%	5.86%	8.48%	5.66%	6.46%	5.39%	5.33%	4.69%	4.53%	4.26%	4.54%
Asset Yield	7.67%	3.94%	5.79%	3.16%	3.54%	3.59%	3.94%	3.94%	3.49%	4.16%	3.88%
Cost of Funds	-0.13%	-0.20%	-0.26%	-0.13%	-0.28%	-0.28%	-0.35%	-0.43%	-0.34%	-0.71%	-0.51%
Gross Spread	7.54%	3.73%	5.53%	3.03%	3.27%	3.31%	3.58%	3.50%	3.15%	3.44%	3.37%
Provision Expense	-0.65%	-0.60%	-0.40%	-0.31%	-0.32%	-0.24%	-0.35%	-0.30%	-0.44%	-0.53%	-0.44%
Net Spread after Provision Expense	6.89%	3.14%	5.14%	2.72%	2.94%	3.07%	3.23%	3.20%	2.71%	2.91%	2.92%
Total Non-Interest Income	1.04%	0.73%	1.35%	1.17%	1.71%	2.18%	2.28%	2.86%	2.69%	2.13%	2.35%
Total Non-Interest Expense	-7.28%	-4.11%	-5.38%	-3.69%	-3.77%	-4.38%	-4.85%	-4.77%	-4.03%	-4.09%	-4.21%
Net Operating Expense	-6.24%	-3.38%	-4.03%	-2.52%	-2.06%	-2.20%	-2.57%	-1.91%	-1.34%	-1.96%	-1.85%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	-0.01%	-0.01%	0.01%	0.02%	0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.65%	-0.25%	1.11%	0.20%	0.89%	0.86%	0.66%	1.28%	1.38%	0.97%	1.08%
Net Charge-Offs	-0.13%	-0.66%	-0.37%	-0.20%	-0.30%	-0.25%	-0.35%	-0.44%	-0.36%	-0.62%	-0.47%
ROA (with Net Charge-offs)	1.17%	-0.32%	1.14%	0.31%	0.91%	0.85%	0.66%	1.14%	1.46%	0.88%	1.05%
ROA with Provision for LL - W/O NCUSIF Expense	0.65%	-0.25%	1.11%	0.20%	0.89%	0.86%	0.66%	1.28%	1.38%	0.97%	1.08%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.17%	-0.31%	1.14%	0.31%	0.91%	0.85%	0.66%	1.14%	1.46%	0.88%	1.05%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-3.77%	-1.99%	-2.99%	-1.62%	-1.77%	-2.03%	-2.38%	-2.31%	-2.05%	-2.16%	-2.14%
Travel and Conference Expense	0.00%	-0.04%	-0.05%	0.00%	-0.04%	-0.06%	-0.08%	-0.08%	-0.03%	-0.05%	-0.05%
Office Occupancy Expense	-0.78%	-0.16%	-0.17%	-0.11%	-0.19%	-0.27%	-0.30%	-0.31%	-0.36%	-0.29%	-0.30%
Office Operations Expense	-1.82%	-0.67%	-1.04%	-0.68%	-0.73%	-0.73%	-0.61%	-0.71%	-0.81%	-0.78%	-0.76%
Educational and Promotional Expense	0.00%	-0.12%	-0.03%	-0.09%	-0.11%	-0.13%	-0.19%	-0.12%	-0.13%	-0.18%	-0.15%
Loan Servicing Expense	-0.13%	-0.15%	-0.11%	-0.10%	-0.12%	-0.25%	-0.31%	-0.34%	-0.16%	-0.32%	-0.26%
Professional and Outside Services	-0.39%	-0.77%	-0.55%	-0.97%	-0.70%	-0.77%	-0.90%	-0.80%	-0.38%	-0.21%	-0.42%
Member Insurance	0.00%	-0.02%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.10%	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.39%	-0.10%	-0.41%	-0.09%	-0.09%	-0.12%	-0.06%	-0.07%	-0.10%	-0.07%	-0.08%
Total Non-Interest Expense	-7.28%	-4.11%	-5.38%	-3.69%	-3.77%	-4.38%	-4.85%	-4.77%	-4.03%	-4.09%	-4.21%
Other Performance Ratios											
Earning Asset Yield	7.63%	4.07%	5.88%	3.53%	3.76%	3.71%	4.33%	4.27%	3.76%	4.40%	4.14%
Average Cost of Funds	-0.15%	-0.24%	-0.32%	-0.17%	-0.37%	-0.33%	-0.40%	-0.48%	-0.38%	-0.80%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	2.10	1.21	0.83	0.60	0.60	0.46	0.51	0.41	0.43	0.29	0.37
Compensation & Benefits / FTE Emp.	\$29,000	\$33,327	\$53,146	\$53,701	\$58,061	\$61,683	\$60,311	\$65,737	\$61,209	\$80,706	\$68,967
Compensation & Benefits / \$million Lns. & S.D.s	\$59,411	\$37,825	\$45,892	\$29,912	\$34,254	\$28,749	\$31,178	\$27,552	\$26,462	\$23,528	\$25,748
Operating Expense / Loans & Share Drafts	-11.48%	-7.83%	-8.26%	-6.72%	-7.29%	-6.21%	-6.36%	-5.68%	-5.22%	-4.45%	-5.07%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.64%	1.39%	2.09%	2.14%	3.31%	3.09%	2.99%	3.41%	3.48%	2.32%	2.84%
Net Operating Expense / Loans & Share Drafts	-9.84%	-6.43%	-6.17%	-4.58%	-3.98%	-3.12%	-3.37%	-2.28%	-1.73%	-2.13%	-2.23%
Operating Expense / Operating Revenue	85.07%	93.14%	78.63%	86.65%	76.98%	80.74%	83.64%	76.54%	70.77%	76.43%	75.68%
Total Fixed Assets / Shares & Equity	0.00%	0.34%	1.95%	1.28%	2.30%	3.47%	3.09%	4.33%	3.44%	3.24%	3.38%
Net Loans to Total Shares and Deposits	68.7%	52.7%	77.6%	52.6%	52.7%	64.6%	70.9%	80.4%	70.2%	101.8%	84.1%
Members / FTE Employee	432.50	410.77	381.57	473.68	470.69	382.47	291.98	406.95	332.46	339.52	351.06

June 30, 2018

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.0%	0.4%	2.6%	1.7%	2.1%	1.7%	2.6%	2.0%	2.3%	1.6%	2.0%
Total Investments	38.7%	53.6%	34.9%	51.8%	55.0%	40.2%	28.8%	22.0%	31.8%	12.7%	23.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.8%	4.3%	1.5%	2.3%	3.1%	5.1%	3.8%	5.6%	4.5%
All Other Unsecured Loans/Lines of Credit	24.2%	8.1%	7.9%	6.5%	6.1%	4.0%	4.5%	2.6%	3.7%	5.0%	4.3%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	17.7%	7.6%	11.5%	7.1%	7.1%	8.9%	10.2%	7.4%	10.3%	9.3%	9.3%
Used Vehicle Loans	19.0%	29.4%	38.8%	24.4%	16.9%	23.8%	19.5%	16.7%	17.2%	17.6%	17.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.7%	0.7%	6.3%	10.1%	20.0%	30.3%	17.9%	39.2%	28.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.3%	1.0%	2.2%	3.4%	3.2%	6.7%	6.2%	3.4%	4.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
Total Loans and Leases	60.9%	45.3%	60.1%	43.9%	40.1%	53.2%	60.6%	68.8%	59.3%	80.1%	68.7%
Less: Allowance for Loan & Lease Losses	-1.0%	-1.3%	-0.7%	-0.4%	-0.6%	-0.5%	-0.5%	-0.6%	-0.5%	-0.7%	-0.6%
Net Loans and Leases	59.9%	44.0%	59.4%	43.5%	39.6%	52.6%	60.1%	68.2%	58.9%	79.4%	68.1%
Total Other Assets	1.4%	2.0%	3.1%	3.0%	3.3%	5.4%	8.5%	7.8%	7.0%	6.2%	6.6%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.1%	0.9%	7.1%	4.2%	11.0%	5.8%	3.5%	3.9%	3.7%	9.5%	6.7%
Share Drafts	0.0%	3.3%	7.0%	10.5%	11.9%	17.6%	15.9%	17.0%	19.2%	13.3%	15.6%
Regular Shares	77.6%	60.5%	52.0%	53.3%	42.1%	37.5%	42.2%	29.0%	33.0%	21.6%	28.8%
Money Market Shares	0.0%	0.0%	0.0%	2.5%	6.2%	6.3%	8.5%	11.2%	18.8%	17.6%	15.4%
Share Certificates	4.6%	18.7%	17.3%	10.3%	9.6%	13.2%	11.4%	15.4%	8.8%	16.4%	13.5%
IRA/KEOGH Accounts	0.0%	0.7%	0.8%	6.4%	6.1%	6.9%	6.7%	7.6%	4.6%	9.3%	7.4%
All Other Shares	0.0%	0.0%	0.1%	0.5%	0.2%	0.6%	0.1%	5.4%	0.1%	0.1%	0.8%
Non-Member Deposits	6.4%	2.8%	0.2%	0.0%	0.1%	0.2%	0.6%	0.0%	0.0%	0.3%	0.2%
Total Shares and Deposits	88.6%	85.9%	77.5%	83.5%	76.2%	82.3%	85.4%	85.6%	84.5%	78.7%	81.7%
Total Equity	11.3%	13.1%	15.4%	12.3%	12.9%	11.9%	11.1%	10.5%	11.8%	11.8%	11.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	11.3%	14.1%	15.4%	12.3%	13.0%	12.0%	12.2%	10.8%	12.3%	11.9%	11.9%
Total Equity + Allow. for Loan Loss	12.3%	14.4%	16.1%	12.8%	13.4%	12.4%	11.6%	11.1%	12.3%	12.5%	12.3%
Balance Sheet Growth YTD Annualized											
Total Investments	69.3%	-6.3%	39.4%	-41.7%	1.1%	31.8%	23.0%	-5.3%	9.5%	5.8%	8.0%
Total Loans and Leases	-16.9%	-45.9%	35.0%	-49.0%	-9.1%	13.8%	4.8%	13.2%	11.4%	11.7%	10.6%
TOTAL ASSETS	8.7%	-26.7%	36.4%	-44.8%	-4.1%	20.8%	10.0%	8.6%	10.3%	10.5%	9.6%
Total Liabilities	0.0%	109.0%	13.0%	-98.9%	-0.3%	2.3%	90.0%	11.3%	4.0%	14.2%	11.5%
Total Shares and Deposits	9.0%	-22.0%	36.2%	-39.9%	-5.0%	22.5%	8.2%	8.1%	10.4%	10.5%	9.7%
Equity Capital	5.8%	-55.8%	49.9%	-48.7%	-2.2%	19.1%	6.0%	11.4%	11.5%	7.6%	8.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	8.7%	-26.7%	36.4%	-44.8%	-4.1%	20.8%	10.0%	8.6%	10.3%	10.5%	9.6%

June 30, 2018

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	3.88%	2.68%	0.54%	1.39%	1.13%	0.50%	0.54%	0.59%	0.51%	0.49%	0.53%
Delinquent Loans / Total Capital	19.2%	8.4%	2.0%	4.8%	3.4%	2.1%	2.8%	3.7%	2.5%	3.1%	3.0%
Delinquent Loans + OREO / Net Loans + OREO	3.9%	3.2%	0.6%	1.6%	1.2%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	16.2%	32.7%	2.8%	21.0%	36.2%	25.8%	23.5%	35.2%	29.0%	24.8%	27.5%
Allowance for Loan Losses/Net Loans	1.71%	2.86%	1.24%	1.01%	1.44%	1.04%	0.83%	0.92%	0.77%	0.84%	0.86%
Loans 2 to less than 6 months Delinquent (\$000s)	\$31	\$26	\$23	\$79	\$110	\$147	\$368	\$893	\$1,728	\$4,764	\$597
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$4	\$1	\$15	\$43	\$35	\$66	\$449	\$397	\$1,200	\$164
Loans 12 months and over Delinquent (\$000s)	\$2	\$9	\$0	\$6	\$20	\$16	\$47	\$36	\$308	\$375	\$63
Total Delinquent Loans (\$000s)	\$37	\$38	\$24	\$100	\$173	\$198	\$481	\$1,378	\$2,434	\$6,339	\$823
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.82%	0.37%	0.09%	0.20%	0.38%	0.67%	0.53%	0.51%
STS Loans	0.00%	0.00%	0.00%	0.00%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	1.29%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%	0.00%	0.00%	8.82%	0.00%	0.96%
New Vehicle Loans	0.00%	0.30%	0.00%	0.43%	1.10%	0.18%	0.53%	0.28%	0.24%	0.24%	0.28%
Used Vehicle Loans	0.00%	3.46%	0.76%	1.48%	0.84%	0.43%	0.42%	0.52%	0.49%	0.45%	0.50%
1st Mortgage Fixed	0.00%	0.00%	0.00%	3.44%	0.26%	0.39%	0.38%	0.83%	0.41%	0.23%	0.31%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	4.65%	3.26%	0.53%	0.46%	0.50%	0.48%	0.53%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	2.23%	2.37%	0.31%	1.32%	0.27%	0.23%	0.40%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.13%	0.07%	1.60%	0.63%	0.52%	0.33%	0.50%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	6.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	0.68%	0.44%	0.24%	0.13%	0.19%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.67%	1.10%	0.88%	0.45%	0.65%	0.43%	0.28%	0.36%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.20%	1.35%	0.63%	0.45%	0.75%	0.46%	0.58%	0.65%	0.61%	0.78%	0.70%
Recoveries / Charge-Offs	0.00%	31.36%	29.13%	28.09%	13.77%	20.99%	17.67%	30.84%	20.88%	19.01%	20.86%
Expected Charge-Offs / Net Loans	0.54%	1.11%	0.25%	0.37%	0.42%	0.21%	0.29%	0.19%	0.27%	0.23%	0.25%
Provision for Loan Losses/Net Charge-Offs	500.0%	90.1%	106.8%	157.0%	106.6%	96.5%	100.1%	68.2%	123.5%	86.1%	93.6%
Prov. for Loan Losses/Expected Charge-Offs	188.7%	112.6%	271.8%	190.1%	193.1%	215.2%	202.4%	234.8%	276.3%	288.0%	267.0%
Bankruptcies / Net Loans	0.00%	1.16%	0.65%	0.19%	0.43%	0.32%	0.58%	0.21%	0.42%	0.47%	0.43%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$34	\$34	\$51	\$134	\$228	\$621	\$2,118	\$3,543	\$12,123	\$1,335
Total Amount of Recoveries (\$000s)	\$0	\$11	\$10	\$14	\$19	\$48	\$110	\$653	\$740	\$2,304	\$278
Net Charge Offs (\$000s)	\$2	\$23	\$24	\$37	\$116	\$180	\$511	\$1,465	\$2,803	\$9,819	\$1,057
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.49%	0.54%	0.41%	0.31%	0.86%	1.27%	0.77%	1.10%	0.97%
STS Loans	0.00%	0.00%	0.00%	0.00%	3.82%	8.16%	0.00%	0.00%	0.00%	0.00%	4.19%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.00%	0.00%	0.22%	0.00%	0.41%	0.41%	0.57%	0.33%	0.41%	0.39%
Used Vehicle Loans	0.00%	1.20%	0.59%	0.16%	0.70%	0.48%	0.53%	1.18%	0.78%	1.00%	0.87%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.17%	0.11%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.58%	0.08%	0.13%	-0.02%	0.02%	-0.17%	-0.03%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	0.00%	0.00%	-117.07%	-0.56%	-1.21%	-2.28%	-0.88%	-1.81%	-1.51%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-0.19%	0.37%	0.43%	0.64%	0.34%	0.29%	0.33%
Number of Credit Unions in Each Peer Group:	1	7	6	7	12	11	6	5	5	4	64

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	0.00%	0.00%	0.00%	23.79%	8.28%	6.51%	5.62%	0.00%	0.00%	2.28%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	10.16%	3.01%	0.93%	0.14%	0.00%	0.00%	0.59%
Total Investments in Corporate Credit Unions*	214.12%	70.98%	59.10%	160.43%	82.32%	57.32%	58.46%	53.28%	11.57%	14.28%	26.60%
Marketable Securities	0.00%	0.00%	41.24%	61.84%	97.95%	92.25%	67.30%	50.85%	149.59%	33.23%	75.96%
All Other Investments	43.50%	207.09%	114.20%	152.59%	174.51%	143.48%	99.32%	70.28%	26.97%	22.85%	47.54%
Total Investments	342.37%	381.44%	226.56%	419.44%	424.02%	334.84%	236.90%	202.92%	259.08%	107.20%	195.68%
Unsecured Loans	214.12%	57.73%	56.97%	87.32%	58.71%	52.10%	62.60%	71.26%	61.48%	89.06%	74.41%
Vehicle Loans	324.29%	263.56%	326.85%	255.39%	184.56%	271.60%	244.65%	222.83%	223.94%	226.34%	228.27%
New Vehicle Loans	156.50%	54.10%	74.87%	57.35%	54.69%	73.92%	84.00%	68.81%	84.17%	78.52%	78.14%
Used Vehicle Loans	167.80%	209.46%	251.98%	198.04%	129.88%	197.69%	160.65%	154.02%	139.77%	147.82%	150.13%
Total Real Estate	0.00%	0.65%	6.03%	13.23%	65.47%	113.00%	190.77%	342.00%	196.69%	358.28%	271.54%
1st Mortgage	0.00%	0.00%	4.22%	5.48%	48.79%	84.39%	164.26%	279.83%	146.24%	329.62%	234.06%
1st Mortgage Fxd	0.00%	0.00%	0.00%	2.67%	39.40%	69.86%	92.45%	147.04%	113.90%	359.63%	218.68%
1st Mortgage Adj	0.00%	0.00%	4.22%	2.81%	9.39%	14.54%	71.81%	132.79%	32.34%	87.82%	67.76%
2nd Mortgage	0.00%	0.65%	1.80%	7.75%	16.68%	28.61%	26.50%	62.17%	50.45%	37.09%	41.23%
Closed-End Fxd	0.00%	0.65%	0.00%	0.33%	2.29%	3.53%	1.65%	5.91%	10.38%	13.45%	9.93%
Closed-End Adj	0.00%	0.00%	1.16%	0.00%	0.00%	2.29%	0.00%	0.00%	0.00%	0.00%	0.14%
Open-End Adj	0.00%	0.00%	0.65%	7.41%	14.19%	22.53%	22.85%	53.06%	40.07%	23.63%	30.68%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.20%	0.26%	2.00%	3.20%	0.00%	0.00%	0.48%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	538.42%	321.93%	389.84%	355.94%	309.13%	442.51%	498.28%	636.41%	483.51%	673.88%	575.10%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.90%	66.72%	63.45%	36.29%	87.83%	146.77%	101.72%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.49%	24.56%	25.93%	16.29%	39.22%	64.85%	44.56%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	0.00%	1.91%	0.00%	0.00%	0.00%	2.55%	0.00%	0.00%	0.28%
Total Mortgage Exposure**	0.00%	0.65%	6.03%	13.23%	65.47%	130.49%	198.37%	352.23%	215.14%	368.74%	283.96%
Total Real Estate	0.00%	0.65%	6.03%	13.23%	65.47%	113.00%	190.77%	342.00%	196.69%	358.28%	271.54%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	0.00%	17.49%	7.60%	10.23%	18.45%	10.45%	12.42%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.00%	17.49%	7.60%	10.23%	18.45%	10.45%	12.42%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



